

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Carl J Randecker
Kathleen M Randecker
Debtor(s)

Case No. 15-10773

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2015.
- 2) The plan was confirmed on 05/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/20/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$82,977.00.
- 10) Amount of unsecured claims discharged without payment: \$117,017.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$18,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$869.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,869.49**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF THE WEST	Secured	0.00	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC	Unsecured	334.00	319.16	319.16	46.39	0.00
CERASTES LLC	Unsecured	18,449.00	18,584.73	18,584.73	2,701.35	0.00
CITIBANK	Unsecured	20,079.00	20,231.86	20,231.86	2,940.77	0.00
DELL FINANCIAL SERVICES	Unsecured	229.00	407.44	407.44	59.22	0.00
DISCOVER BANK	Unsecured	7,646.00	4,941.89	4,941.89	718.32	0.00
DISCOVER BANK	Unsecured	15,567.00	15,651.28	15,651.28	2,274.97	0.00
FIFTH THIRD BANK	Unsecured	10,864.00	11,160.85	11,160.85	1,622.27	0.00
FIFTH THIRD BANK	Unsecured	128.00	150.98	150.98	21.95	0.00
FIFTH THIRD BANK	Unsecured	162.00	259.72	259.72	37.75	0.00
FIFTH THIRD BANK	Unsecured	1,390.00	2,405.50	2,405.50	349.65	0.00
FIFTH THIRD BANK	Secured	0.00	0.00	0.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	661.00	666.41	666.41	96.86	0.00
PNC BANK	Unsecured	11,469.00	11,230.49	11,230.49	1,632.39	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	927.00	887.51	887.51	129.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	253.00	267.32	267.32	38.86	0.00
SYNCB/CARE CREDIT	Unsecured	3,248.00	NA	NA	0.00	0.00
PAYPAL	Unsecured	3,250.00	NA	NA	0.00	0.00
M&T BANK	Unsecured	3,587.00	NA	NA	0.00	0.00
M&T BANK	Unsecured	4,649.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,022.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	4,652.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	4,923.00	NA	NA	0.00	0.00
CHASE	Unsecured	252.00	NA	NA	0.00	0.00
CHASE	Unsecured	14,750.00	NA	NA	0.00	0.00
COMENITY BANK/MRTHNVSA	Unsecured	49.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
USAA FEDERAL SAVINGS BANK	Unsecured	3,133.00	3,169.94	3,169.94	460.76	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$90,335.08	\$13,130.51	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,869.49</u>
Disbursements to Creditors	<u>\$13,130.51</u>

TOTAL DISBURSEMENTS : **\$18,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/31/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.